

B1 (Official Form 1)(12/11)

<b>United States Bankruptcy Court</b> <b>Eastern District of Pennsylvania</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Reese, Carter P.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Reese, Sarah C.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-5978</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0621</b>
Street Address of Debtor (No. and Street, City, and State): <b>84 Grandview Boulevard</b> <b>Reading, PA</b> <div style="text-align: right;">ZIP Code <b>19609</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>84 Grandview Boulevard</b> <b>Reading, PA</b> <div style="text-align: right;">ZIP Code <b>19609</b></div>
County of Residence or of the Principal Place of Business: <b>Berks</b>		County of Residence or of the Principal Place of Business: <b>Berks</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> *** <b>Dexter K. Case 52815</b> *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Reese, Carter P.****Reese, Sarah C.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):  
**Reese, Carter P.**  
**Reese, Sarah C.**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Carter P. Reese  
Signature of Debtor **Carter P. Reese**

**X** /s/ Sarah C. Reese  
Signature of Joint Debtor **Sarah C. Reese**

Telephone Number (If not represented by attorney)

October 1, 2012

Date

### Signature of Attorney\*

**X** /s/ Dexter K. Case  
Signature of Attorney for Debtor(s)

Dexter K. Case 52815

Printed Name of Attorney for Debtor(s)

Case, DiGiamberardino & Lutz, P.C

Firm Name

**845 North Park Road**  
**Suite 101**  
**Wyomissing, PA 19610**

Address

610-372-9900 Fax: 610-372-5469

Telephone Number

October 1, 2012

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X** \_\_\_\_\_

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re **Carter P. Reese**  
**Sarah C. Reese**

Debtor(s)

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>PNC Bank, National Association</b> <b>P.O. Box 5570</b> <b>Cleveland, OH 44101-0570</b>	<b>PNC Bank, National Association</b> <b>P.O. Box 5570</b> <b>Cleveland, OH 44101-0570</b>	<b>84 Grandview Boulevard,</b> <b>Reading, PA 19609</b>		<b>1,650,000.00</b> <b>(1,200,000.00 secured)</b> <b>(36,690.62 senior lien)</b>
<b>PNC Bank, National Association</b> <b>P.O. Box 5570</b> <b>Cleveland, OH 44101-0570</b>	<b>PNC Bank, National Association</b> <b>P.O. Box 5570</b> <b>Cleveland, OH 44101-0570</b>	<b>140 Evans Hill Road, Sinking Spring, PA 19608</b>		<b>1,800,000.00</b> <b>(1,400,000.00 secured)</b> <b>(22,804.00 senior lien)</b>
<b>Meridian Bank</b> <b>92 Lancaster Ave.</b> <b>Devon, PA 19333</b>	<b>Meridian Bank</b> <b>92 Lancaster Ave.</b> <b>Devon, PA 19333</b>	<b>Unsecured business loan</b>		<b>245,756.00</b>
<b>Princeton University</b> <b>c/o Educational Computer Systems Inc.</b> <b>181 Montour Run Road</b> <b>Coraopolis, PA 15108</b>	<b>Princeton University</b> <b>c/o Educational Computer Systems Inc.</b> <b>181 Montour Run Road</b> <b>Coraopolis, PA 15108</b>	<b>Caroline student loan - original 120,000</b>		<b>56,891.00</b>
<b>Meridian Bank</b> <b>92 Lancaster Ave.</b> <b>Devon, PA 19333</b>	<b>Meridian Bank</b> <b>92 Lancaster Ave.</b> <b>Devon, PA 19333</b>	<b>Unsecured business loan</b>		<b>43,448.27</b>
<b>PNC Bank</b> <b>c/o Weltman, Weinberg &amp; Reis Co., L.P.A.</b> <b>323 W. Lakeside Ave., Ste. 200</b> <b>Cleveland, OH 44113-1099</b>	<b>PNC Bank</b> <b>c/o Weltman, Weinberg &amp; Reis Co., L.P.A.</b> <b>323 W. Lakeside Ave., Ste. 200</b> <b>Cleveland, OH 44113-1099</b>	<b>Balance of former unsecured line of credit</b>		<b>42,746.94</b>
<b>Bank of America</b> <b>POB 15019</b> <b>Wilmington, DE 19850</b>	<b>Bank of America</b> <b>POB 15019</b> <b>Wilmington, DE 19850</b>	<b>VISA credit card purchases</b>		<b>27,757.58</b>
<b>F.M. Brown's Sons, Inc.</b> <b>717 Lancaster Avenue</b> <b>P.O. Box 324</b> <b>Shillington, PA 19607</b>	<b>F.M. Brown's Sons, Inc.</b> <b>717 Lancaster Avenue</b> <b>P.O. Box 324</b> <b>Shillington, PA 19607</b>	<b>Oil/heat/service</b>		<b>26,379.89</b>

B4 (Official Form 4) (12/07) - Cont.

In re **Carter P. Reese**  
**Sarah C. Reese**

Case No. \_\_\_\_\_

Debtor(s)

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
<b>Stackhouse Bensinger Inc. 330 Revere Boulevard Reading, PA 19608</b>	<b>Stackhouse Bensinger Inc. 330 Revere Boulevard Reading, PA 19608</b>	<b>real estate services</b>		<b>21,126.38</b>
<b>Johns Hopkins University c/o Homewood Student Accounts 3400 N. Charles St., B31 Garland Baltimore, MD 21218</b>	<b>Johns Hopkins University c/o Homewood Student Accounts 3400 N. Charles St., B31 Garland Baltimore, MD 21218</b>	<b>Alexander tuition</b>		<b>18,610.00</b>
<b>Home Depot P.O. Box 183175 Columbus, OH 43218</b>	<b>Home Depot P.O. Box 183175 Columbus, OH 43218</b>	<b>Credit card purchases</b>		<b>17,317.56</b>
<b>National Penn Cardmember Service P.O. Box 790408 Saint Louis, MO 63179</b>	<b>National Penn Cardmember Service P.O. Box 790408 Saint Louis, MO 63179</b>	<b>Visa business card</b>		<b>12,923.78</b>
<b>Erie Insurance Exchange c/o Slater, Tenaglis, Fritz &amp; Hunt, P.A. P.O. Box 5476 Mount Laurel, NJ 08054</b>	<b>Erie Insurance Exchange c/o Slater, Tenaglis, Fritz &amp; Hunt, P.A. P.O. Box 5476 Mount Laurel, NJ 08054</b>	<b>insurance premium</b>	<b>Disputed</b>	<b>6,729.00</b>

B4 (Official Form 4) (12/07) - Cont.

In re **Carter P. Reese**  
**Sarah C. Reese**

Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**  
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

We, **Carter P. Reese** and **Sarah C. Reese**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date **October 1, 2012**

Signature **/s/ Carter P. Reese**  
**Carter P. Reese**  
Debtor

Date **October 1, 2012**

Signature **/s/ Sarah C. Reese**  
**Sarah C. Reese**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Anthony D. Giannascoli, Esquire  
Giannascoli & Associates, P.C.  
93 W. Devon Dr., Ste. 102  
Exton, PA 19341

Bank of America  
POB 15019  
Wilmington, DE 19850

Berks County Tax Claim Bureau  
2nd Floor County Services Center  
633 Court Street  
Reading, PA 19601-4300

Customers Bank  
99 Bridge Street  
Phoenixville, PA 19460-4311

Dominic A. DeCecco, Esquire  
Hartman Shurr  
P.O. Box 5828  
Wyomissing, PA 19610

Erie Insurance Exchange  
c/o Slater, Tenaglis, Fritz & Hunt, P.A.  
P.O. Box 5476  
Mount Laurel, NJ 08054

F.M. Brown's Sons, Inc.  
717 Lancaster Avenue  
P.O. Box 324  
Shillington, PA 19607

Fleetwood Bank  
P.O. Box 105  
Fleetwood, PA 19522

George J. Shoop, Esquire  
Leizaitz Heller  
2755 Century Boulevard  
Wyomissing, PA 19610

Home Depot  
P.O. Box 183175  
Columbus, OH 43218

Johns Hopkins University  
c/o Homewood Student Accounts  
3400 N. Charles St., B31 Garland  
Baltimore, MD 21218

Meridian Bank  
92 Lancaster Ave.  
Devon, PA 19333

Metro Bank  
3801 Paxton Street  
Harrisburg, PA 17111

National Penn  
Cardmember Service  
P.O. Box 790408  
Saint Louis, MO 63179

PNC Bank  
c/o Weltman, Weinberg & Reis Co., L.P.A.  
323 W. Lakeside Ave., Ste. 200  
Cleveland, OH 44113-1099

PNC Bank, National Association  
P.O. Box 5570  
Cleveland, OH 44101-0570



Princeton University  
c/o Educational Computer Systems Inc.  
181 Montour Run Road  
Coraopolis, PA 15108

RMS  
1250 E. Diehl Rd., Suite 300  
P.O. Box 3100  
Naperville, IL 60563

Robert P. Grim, Esquire  
262 W. Main Street  
Kutztown, PA 19530

Ryan W. McAllister, Esquire  
Ebner, Nevins & McAllister, LLC  
602-604 Court Street  
Reading, PA 19601

Socrates J. Georgeadis, Esquire  
Georgeadis Setley  
4 Park Plz Flr 2  
Wyomissing, PA 19610

Stackhouse Bensinger Inc.  
330 Revere Boulevard  
Reading, PA 19608

Susquehanna Bank  
210 Quarry Drive  
West Lawn, PA 19609

William F. Colby, Jr., Esquire  
BARLEY SNYDER LLC  
501 Washington Street  
P.O. Box 942  
Reading, PA 19603-0942

Wyomissing Area School District  
630 Evans Ave.  
Wyomissing, PA 19610